Approved
By SPE
/vrf/

705139
Access DB# 75303

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Charles Kyle   Examiner # : 72313   Date: 9/9/02
Art Unit: 3624   Phone Number 305-4458 · Serial Number: 09/497/42
Mail Box and Bldg/Room Location: PKS 7Ac4 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.
****
Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: A System & Method for Using a Payroll Deduction
Card As a Payment Instrument
Inventors (please provide full names): Kirk Watkins

Earliest Priority Filing Date: ~~2/3/2000~~ 10/29/98

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Product is "e-duction"; company is Market members.

I need information on methods/systems which
use an employee account to give advances
on pay earnings for purchases. The employee
presents a card for a purchase and the
seller submits the "charge" to the
employer for payment. In later payroll
periods, the employer is paid back
by payroll deduction from the
employee the payroll.

****
STAFF USE ONLY

STAFF USE ONLY	Type of Search	Vendors and cost where applicable
Searcher:	NA Sequence (#)	STN
Searcher Phone #: 305-5774	AA Sequence (#)	Dialog $1200.00
Searcher Location: EIC 3600	Structure (#)	Questel/Orbit
Date Searcher Picked Up: 9-10-2002	Bibliographic ✓	Dr.Link
Date Completed: 9-10-2002	Litigation	Lexis/Nexis
Searcher Prep & Review Time: 60	Fulltext	Sequence Systems
Clerical Prep Time:	Patent Family	WWW/Internet
Online Time: 180	Other	Other (specify)

PTO-1590 (8-01)

```
?show files;ds
File    1:ERIC 1966-2002/Aug 08
           (c) format only 2002 The Dialog Corporation
File    9:Business & Industry(R) Jul/1994-2002/Sep 09
           (c) 2002 Resp. DB Svcs.
File   13:BAMP 2002/Sep W1
           (c) 2002 Resp. DB Svcs.
File   15:ABI/Inform(R) 1971-2002/Sep 10
           (c) 2002 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2002/Sep 10
           (c) 2002 The Gale Group
File   18:Gale Group F&S Index(R) 1988-2002/Sep 10
           (c) 2002 The Gale Group
File   20:Dialog Global Reporter 1997-2002/Sep 10
           (c) 2002 The Dialog Corp.
File   22:Employee Benefits 1986-2002/Sep
           (c) 2002 Int.Fdn.of Empl.Ben.Plans
File   30:AsiaPacific 1985-2002/Aug 27
           (c) 2002 Aristarchus Knowledge Indus.
File   47:Gale Group Magazine DB(TM) 1959-2002/Sep 06
           (c) 2002 The Gale group
File   75:TGG Management Contents(R) 86-2002/Sep W1
           (c) 2002 The Gale Group
File   80:TGG Aerospace/Def.Mkts(R) 1986-2002/Sep 10
           (c) 2002 The Gale Group
File   88:Gale Group Business A.R.T.S. 1976-2002/Sep 09
           (c) 2002 The Gale Group
File  101:Disclosure Database(R) 2002/Sep W1
           (c) 2002 Thomson Financial
File  120:U.S. Copyrights 1978-2002/Sep
           (c) format only 2002 The Dialog Corp.
File  148:Gale Group Trade & Industry DB 1976-2002/Sep 10
           (c)2002 The Gale Group
File  149:TGG Health&Wellness DB(SM) 1976-2002/Sep W1
           (c) 2002 The Gale Group
File  160:Gale Group PROMT(R) 1972-1989
           (c) 1999 The Gale Group
File  180:Federal Register 1985-2002/Sep 10
           (c) 2002 format only The DIALOG Corp
File  261:UPI News 1999-2002/Sep 10
           (c) 2002 United Press International
File  264:DIALOG Defense Newsletters 1989-2002/Sep 09
           (c) 2002 The Dialog Corp.
File  268:Banking Info Source 1981-2002/Sep W1
           (c) 2002 ProQuest Info&Learning
File  275:Gale Group Computer DB(TM) 1983-2002/Sep 10
           (c) 2002 The Gale Group
File  347:JAPIO Oct 1976-2002/May(Updated 020903)
           (c) 2002 JPO & JAPIO
File  351:Derwent WPI 1963-2002/UD,UM &UP=200257
           (c) 2002   Thomson Derwent
File  433:Charleston Newspapers 1997-2002/Sep 09
           (c) 2002 Charleston Newspapers
File  468:Public Opinion 1940-2002/Sep W1
           (c) 2002 Roper Ctr for Pub Opinion Res
File  476:Financial Times Fulltext 1982-2002/Sep 10
           (c) 2002 Financial Times Ltd
File  484:Periodical Abs Plustext 1986-2002/Sep W1   ·
           (c) 2002 ProQuest
File  485:Accounting & Tax DB 1971-2002/Sep W1
           (c) 2002 ProQuest Info&Learning
File  486: Press-Telegram 1992- 2002/Sep 09
```

September 10, 2002 1 15:19

```
                (c) 2002 Long Beach Press-Telegram
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
                (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2002/Sep 09
                (c) 2002 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2002/Sep 08
                (c) 2002 Detroit Free Press Inc.
File 536:(GARY) POST-TRIBUNE 1992-1999/Dec 30
                (c) 2000 POST-TRIBUNE
File 541:SEC Online(TM) Annual Repts 1997/Sep W3
                (c) 1987-1997 SEC Online Inc.
File 542:SEC Online(TM) 10-K Reports 1997/Sep W3
                (c) 1987-1997 SEC Online Inc.
File 543:SEC Online(TM) 10-Q Reports 1997/Sep W3
                (c) 1987-1997 SEC Online Inc.
File 544:SEC Online(TM)  Proxy Repts 1997/Sep W3
                (c) 1987-1997 SEC Online Inc.
File 545:Investext(R) 1982-2002/Sep 10
                (c) 2002 Thomson Financial Networks
File 553:Wilson Bus. Abs. FullText 1982-2002/May
                (c) 2002 The HW Wilson Co
File 556:Mergent Company Snapshots 2001/Sep
                (c) 2001 Mergent
File 560:Spokane Spokesman-Review 1994-2002/Sep 06
                (c) 2002 Spokesman-Review
File 570:Gale Group MARS(R) 1984-2002/Sep 10
                (c) 2002 The Gale Group
File 582:Augusta Chronicle 1996- 2002/Sep 09
                (c) 2002 Augusta Chronicle
File 603:Newspaper Abstracts 1984-1988
                (c)2001 ProQuest Info&Learning
File 608:KR/T Bus.News. 1992-2002/Sep 10
                (c)2002 Knight Ridder/Tribune Bus News
File 613:PR Newswire 1999-2002/Sep 10
                (c) 2002 PR Newswire Association Inc
File 619:Asia Intelligence Wire 1995-2002/Sep 09
                (c) 2002 Fin. Times Ltd
File 621:Gale Group New Prod.Annou.(R) 1985-2002/Sep 09
                (c) 2002 The Gale Group
File 624:McGraw-Hill Publications 1985-2002/Sep 10
                (c) 2002 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2002/Sep 10
                (c) 2002 American Banker
File 627:EIU: Country Analysis 2002/Sep W1
                (c) 2002 Economist Intelligence Unit
File 631:Boston Globe 1980-2002/Sep 09
                (c) 2002 Boston Globe
File 633:Phil.Inquirer 1983-2002/Sep 08
                (c) 2002 Philadelphia Newspapers Inc
File 635:Business Dateline(R) 1985-2002/Sep 10
                (c) 2002 ProQuest Info&Learning
File 636:Gale Group Newsletter DB(TM) 1987-2002/Sep 10
                (c) 2002 The Gale Group
File 638:Newsday/New York Newsday 1987-2002/Sep 09
                (c) 2002 Newsday Inc.
File 642:The Charlotte Observer 1988-2002/Sep 08
                (c) 2002 Charlotte Observer
File 644:(Boulder)  Daily Camera 1995-2002/Sep 07
                (c) 2002 The Daily Camera


Set     Items    Description
S1       398     (CARD? ? NOT (CREDIT()CARD? ?))(S)(PAYROLL OR SALARY)(3N)D-
```

September 10, 2002 2 15:19

```
                EDUCT? NOT PY>1999
S2        322   RD (unique items)
S3          0   S2 AND PAYMENT()OPTION? ?
S4        322   S2 NOT PROXY()REPORT? ?
S5        235   S2 NOT PROXY/TI
S6        235   RD (unique items)
?t6/3,k/all
```

6/3,K/1   (Item 1 from file: 1)
DIALOG(R)File   1:ERIC
(c) format only 2002 The Dialog Corporation. All rts. reserv.

00190955 ERIC NO.: ED086129 CLEARINGHOUSE NO.: HE005038
Collective Bargaining Agreement between Lehigh County Community College and
Lehigh County Community College Faculty Association an Affiliate of
PAHE/PSEA, NFA/NEA.;
CORP. SOURCE: Lehigh County Community Coll., Schnecksville, PA. (BBB09290)
   31pp.
   1972 (19720000)

   ...assignments, personnel files, academic freedom, grievance and
arbitration procedure, termination, leaves, benefits, salary, appointments,
annual **salary** agreements, **payroll   deductions** , no strike/no lockout,
separability, complete agreement, miscellaneous, and duration of agreement.
The appendix includes the dues check-off authorization **card** . (MJM)

6/3,K/2   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02338345 (USE FORMAT 7 OR 9 FOR FULLTEXT)
AMS Services System Puts Agencies Online
(AMS Services introducing its first Internet-based agency management
   system, called AMS Sagitta Browser, allowing policyholders online access
   to their accounts)
Best's Review Property/Casualty Edition, p 94
December 1998
DOCUMENT TYPE: Journal ISSN: 0161-7745 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 170

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...Systems, software that allows an agency, broker or carrier to collect
premiums and fees through **payroll   deduction** or electronic funds
transfer. The company said a credit/debit **card** module was expected to be
available by the end of this year. For information, visit...

6/3,K/3   (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01702387 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Marriott deletes prepaid cards at Microsoft cafeterias
(Marriott Corporate Services discontinued its prepaid meal card at
   Microsoft in favor of a payroll   deduction **plan)**
Nation's Restaurant News, v 30, n 49, p 20
December 16, 1996
DOCUMENT TYPE: Journal ISSN: 0028-0518 (United States)

```
?show files;ds
File 348:EUROPEAN PATENTS 1978-2002/Sep W01
        (c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020905,UT=20020829
        (c) 2002 WIPO/Univentio

Set     Items   Description
S1       251    (PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR
                PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT)(6N)(ADVANCE
                OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN)(2W)A-
                GAINST OR DEDUCT? OR PAID OR (CHARG?)()BACK)
S2      72796   CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3      50443   SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? -
                OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()S-
                ITE? OR WEBPAGE? OR SHOP OR DISTRIBUT?R? OR VENDOR?
S4      17226   (SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSM-
                ISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES)(6N)(CHARGE
                OR DEDUCTION OR CREDIT)
S5        34    (EMPLOYER OR BOSS OR "EMPLOYED()WITH")(6N)(CHARGE)
S6        62    S1 AND S2 AND S3 AND S4
S7       167    S1 AND S2
S8       105    S7 NOT S6
S9         8    S1(2S)S2(2S)S3(2S)S4
S10       99    S1(2S)S2
S11       34    S10 AND IC=G06F
S12       26    S11 NOT S9
?
```

```
?show files;ds
File  15:ABI/Inform(R) 1971-2002/Sep 10
         (c) 2002 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2002/Sep 10
         (c) 2002 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2002/Sep 10
         (c)2002 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2002/Sep 10
         (c) 2002 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2002/Sep 09
         (c) 2002 The Gale Group


Set     Items    Description
S1      103295   (PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR
                 PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT)(6N)(ADVANCE
                 OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN)(2W)A-
                 GAINST OR DEDUCT? OR PAID OR (CHARG?)()BACK)
S2      1170909  CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3      5357291  SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? -
                 OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()S-
                 ITE? OR WEBPAGE? OR SHOP OR DISTRIBUT?R? OR VENDOR?
S4      118429   (SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSM-
                 ISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES)(6N)(CHARGE
                 OR DEDUCTION OR CREDIT)
S5      986      (EMPLOYER OR BOSS OR "EMPLOYED()WITH")(6N)(CHARGE)
S6      478      S1 AND S2 AND S3 AND S4
S7      7452     S1 AND S2
S8      6974     S7 NOT S6
S9      14       S1(S)S2(S)S3(S)S4
S10     46       S1(S)S2(S)S4
S11     0        S1(S)S2(S)S5
S12     121      S1(S)S2(S)S3
S13     153      S9:S12
S14     138      S13 NOT PY>2000
S15     69       RD (unique items)
?t15/3,k/all
```

15/3,K/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02077573 62726145
CRM becomes a charitable application
Agnew, Marion
Informationweek n808 PP: 176-182 Oct 16, 2000
ISSN: 8750-6874 JRNL CODE: IWK
WORD COUNT: 1620

...TEXT: the process is much more efficient than the paper-based system, in
which printed pledge **cards** were circulated to employees through
interoffice mail. With United Way Work, most employees are donating through
payroll **deduction** or with a **credit** **card** , both of which can be
processed completely online.

Anyone who's filled out a donation card should find it easy to...

15/3,K/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

September 10, 2002 1 14:07

```
?show files;ds
File   9:Business & Industry(R) Jul/1994-2002/Sep 09
          (c) 2002 Resp. DB Svcs.
File  20:Dialog Global Reporter 1997-2002/Sep 10
          (c) 2002 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2002/Sep 10
          (c) 2002 Financial Times Ltd
File 610:Business Wire 1999-2002/Sep 10
          (c) 2002 Business Wire.
File 624:McGraw-Hill Publications 1985-2002/Sep 09
          (c) 2002 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2002/Sep 08
          (c) 2002 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2002/Sep 10
          (c) 2002 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc


Set      Items    Description
S1       95155    (PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR
                  PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT)(6N)(ADVANCE
                  OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN)(2W)A-
                  GAINST OR DEDUCT? OR PAID OR (CHARG?)()BACK)
S2     1005945    CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3     4535193    SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? -
                  OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()S-
                  ITE? OR WEBPAGE? OR SHOP OR DISTRIBUT?R? OR VENDOR?
S4       90842    (SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSM-
                  ISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES)(6N)(CHARGE
                  OR DEDUCTION OR CREDIT)
S5        1474    (EMPLOYER OR BOSS OR "EMPLOYED()WITH")(6N)(CHARGE)
S6         222    S1 AND S2 AND S3 AND S4
S7        4872    S1 AND S2
S8        4650    S7 NOT S6
S9          11    S1(S)S2(S)S3(S)S4
S10         33    S1(S)S2(S)S4
S11          0    S1(S)S2(S)S5
S12        118    S1(S)S2(S)S3
S13        140    S9:S12
S14         97    S13 NOT PY>2000
S15         77    RD (unique items)
?t15/3,k/all


 15/3,K/1      (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

0294129 (USE FORMAT 7 OR 9 FOR FULLTEXT)
```

CRM Becomes A Charitable Application -- CANADIAN UNITED WAY GROUP TURNS TO CUSTOMER-MANAGEMENT SOFTWARE TO LOWER COSTS
(United Way of Greater Toronto uses United Way @ Work to automate workplace-based fund-raising campaigns; also uses Delano Technology's E-Business Interaction Suite)

```
Information Week, p 176
October 16, 2000
DOCUMENT TYPE: Journal  ISSN: 8750-6874   (United States)
LANGUAGE: English  RECORD TYPE: Fulltext
WORD COUNT: 1529

 (USE FORMAT 7 OR 9 FOR FULLTEXT)
```

```
?show files;ds
File   2:INSPEC 1969-2002/Sep W2
          (c) 2002 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2002/Aug
          (c) 2002 ProQuest Info&Learning
File  65:Inside Conferences 1993-2002/Sep W2
          (c) 2002 BLDSC all rts. reserv.
File  77:Conference Papers Index 1973-2002/Sep
          (c) 2002 Cambridge Sci Abs
File  99:Wilson Appl. Sci & Tech Abs 1983-2002/Jul
          (c) 2002 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2002/Sep
          (c) 2002 Info. Today Inc.
File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Aug
          (c)2002 Info.Sources Inc
File 474:New York Times Abs 1969-2002/Sep 09
          (c) 2002 The New York Times
File 475:Wall Street Journal Abs 1973-2002/Sep 09
          (c) 2002 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Sep 10
          (c) 2002 The Gale Group


Set     Items    Description
S1       3434    (PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR
                 PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT)(6N)(ADVANCE
                 OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN)(2W)A-
                 GAINST OR DEDUCT? OR PAID OR (CHARG?)()BACK)
S2     129195    CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3     305041    SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? -
                 OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()S-
                 ITE? OR WEBPAGE? OR SHOP OR DISTRIBUT?R? OR VENDOR?
S4      13628    (SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSM-
                 ISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES)(6N)(CHARGE
                 OR DEDUCTION OR CREDIT)
S5         68    (EMPLOYER OR BOSS OR "EMPLOYED()WITH")(6N)(CHARGE)
S6          1    S1 AND S2 AND S3 AND S4
S7         28    S1 AND S2
S8         27    S7 NOT S6
S9          1    S1(S)S2(S)S3(S)S4
S10         1    S1(S)S2(S)S4
S11         0    S1(S)S2(S)S5
S12         4    S1(S)S2(S)S3
S13         4    S9:S12
S14         3    S13 NOT PY>2000
S15         2    RD (unique items)
S16        28    S6:S15
S17        23    S16 NOT PY>1999
S18        21    RD (unique items)
?t18/7/all


 18/7/1      (Item 1 from file: 35)
DIALOG(R)File  35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.


880470  ORDER NO: AAD85-09343
```

**AN ANALYSIS OF CREDIT UNION PERFORMANCE AND THE PROBABLE IMPACT OF
DEREGULATION**
```
   Author:  PYATT, EDWARD JACKSON
   Degree:  PH.D.
   Year:    1985
   Corporate Source/Institution:  TEMPLE UNIVERSITY (0225)
   Source:  VOLUME 46/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
            PAGE 747.  184 PAGES
```

```
?show files;ds
File 350:Derwent WPIX 1963-2002/UD,UM &UP=200257
         (c) 2002   Thomson Derwent
File 344:Chinese Patents Abs Aug 1985-2002/Aug
         (c) 2002 European Patent Office
File 347:JAPIO Oct 1976-2002/May(Updated 020903)
         (c) 2002 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
         (c) 2002 INPI.  All rts. reserv.


Set    Items    Description
S1       80     (PAYROLL OR PAY()ROLL OR SALARY OR WAGE? ? OR EARNING? ? OR
                PAYCHECK? OR PAY()CHECK? OR EMPLOYEE? ?()ACCOUNT)(6N)(ADVANCE
                OR ADVANCES OR ADVANCING OR FUTURE OR (BORROW? OR LOAN)(2W)A-
                GAINST OR DEDUCT? OR PAID OR (CHARG?)()BACK)
S2     169419   CARD? ? OR TOKEN? ? OR IC()CHIP OR SMARTCARD OR CHIPCARD? ?
S3      96992   SELLER? OR MERCHANT? OR RETAILER? OR ESTORE? OR E()STORE? -
                OR ESHOP? OR ECOMMERCE? OR E()COMMERCE? OR WEBSITE? OR WEB()S-
                ITE? OR WEBPAGE? OR SHOP OR DISTRIBUT?R? OR VENDOR?
S4      33327   (SUBMIT? OR PROCESS? OR TRANSACTION OR TRANSMIT? OR TRANSM-
                ISSION OR FORWARD? OR ROUTE? OR APPLY? OR APPLIES)(6N)(CHARGE
                OR DEDUCTION OR CREDIT)
S5       22     (EMPLOYER OR BOSS OR "EMPLOYED()WITH")(6N)(CHARGE)
S6       1      S1 AND S2 AND S3 AND S4
S7       24     S1 AND S2
S8       23     S7 NOT S6
?           .
```